#### Case 19-14678 Doc 1 Filed 04/07/19 Page 1 of 46

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF MARYLAND	-	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Taneka First name  N. Middle name  Little Last name and Suffix (Sr., Jr., II, III)	-	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
	All of the control of			
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8970		

Case 19-14678 Doc 1 Filed 04/07/19 Page 2 of 46

Debtor 1 Taneka N. Little

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.  Business name(s)			
	Include trade names and doing business as names	Business name(s)				
		EINs	EINs			
5.	Where you live	7061 Heather Drive	If Debtor 2 lives at a different address:			
		Bryans Road, MD 20616  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Charles				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 19-14678 Doc 1 Filed 04/07/19 Page 3 of 46

Deb	otor 1 Taneka N. Little	Case number (if known)						
Par	t 2: Tell the Court About	Your Bankruptcy C	ase					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	Chapter 7						
		☐ Chapter 11						
		☐ Chapter 12						
		☐ Chapter 13						
8.	How you will pay the fee	■ I will pay the	e entire fee when I file my pe	etition. Please check	with the clerk's office in your local court for more details			
	,,,,	about how yo	ou may pay. Typically, if you are attorney is submitting your pa	re paying the fee you	rself, you may pay with cash, cashier's check, or money if, your attorney may pay with a credit card or check with			
			y the fee in installments. If you ee in Installments (Official Form		n, sign and attach the Application for Individuals to Pay			
		but is not red	uired to, waive your fee, and r	may do so only if you	only if you are filing for Chapter 7. By law, a judge may, r income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out			
					al Form 103B) and file it with your petition.			
9.	Have you filed for	Have you filed for bankruptcy within the						
	last 8 years?	☐ Yes.						
		District		When	Case number			
		District		When	Case number			
		District		_ When	Case number			
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
		Debtor			Relationship to you			
		District		When	Case number, if known			
		Debtor			Relationship to you			
		District		When	Case number, if known			
11.	Do you rent your	■ No. Go to	line 12.					
	residence?	☐ Yes. Has ye	our landlord obtained an eviction	on judgment against	you?			
			No. Go to line 12.					
			Yes. Fill out <i>Initial Statement</i> this bankruptcy petition.	About an Eviction Ju	udgment Against You (Form 101A) and file it as part of			

Case 19-14678 Doc 1 Filed 04/07/19 Page 4 of 46

Deb	otor 1 Taneka N. Little				Case number (if known)			
Des	4 2. Damant Abaut Anu Bu		V 0	n an a Cala Brannia	4			
Par	t 3: Report About Any Bu	isinesses	You Owl	1 as a Sole Proprie	tor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	☐ Yes. Name and location of business					
	A sole proprietorship is a							
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Namo	e of business, if any				
	If you have more than one sole proprietorship, use a		Numl	ber, Street, City, Sta	te & ZIP Code			
	separate sheet and attach it to this petition.		Chec	rk the annronriate he	ox to describe your business:			
	it to this petition.				ness (as defined in 11 U.S.C. § 101(27A))			
					I Estate (as defined in 11 U.S.C. § 101(51B))			
				-	defined in 11 U.S.C. § 101(53A))			
				`	er (as defined in 11 U.S.C. § 101(6))			
				-				
				None of the above	e			
13. Are you filing under Chapter 11 of the Bankruptcy Code and ar you a small business debtor?		deadline operation in 11 U.S	s. If you in ns, cash-f S.C. 1116	ndicate that you are flow statement, and f (1)(B).	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure			
	For a definition of small	No.	ı am	not filing under Chap	oter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankrupto Code.				
		☐ Yes.	I am	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4: Report if You Own or	Have An	y Hazard	ous Property or An	y Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is	■ No.						
	alleged to pose a threat	☐ Yes.						
	of imminent and identifiable hazard to		What is	the hazard?				
	public health or safety?							
	Or do you own any property that needs immediate attention?			diate attention is , why is it needed?				
	For example, do you own							
	perishable goods, or							
	livestock that must be fed, or a building that needs		Where i	s the property?				
	urgent repairs?				Number, Street, City, State & Zip Code			

Debtor 1 Taneka N. Little

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 19-14678 Doc 1 Filed 04/07/19 Page 6 of 46

Deb	tor 1 Taneka N. Little			Case nu	umber (if known)			
Part	6: Answer These Quest	ions for Re	porting Purposes					
16.	What kind of debts do you have?		Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
				business debts? Business debts are denvestment or through the operation of the				
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you	u owe that are not consumer debts or bus	siness debts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapt	ter 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7 are paid that funds will be	7. Do you estimate that after any exempt available to distribute to unsecured credi	property is excluded and administrative expenses tors?			
	administrative expenses		■ No					
	are paid that funds will be available for		□ Yes					
	distribution to unsecured creditors?		<b>—</b> 103					
18.	How many Creditors do	<b>■</b> 1-49		□ 1,000-5,000	□ 25,001-50,000			
	you estimate that you	☐ 50-99		☐ 5001-10,000	☐ 50,001-100,000			
	owe?	☐ 100-19	9	□ 10,001-25,000	☐ More than100,000			
		□ 200-99	9					
19.	How much do you	<b>\$0 - \$5</b>	0.000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?		1 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
	30 11011111		01 - \$500,000	□ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion			
		□ \$500,0	01 - \$1 million	☐ \$100,000,001 - \$500 million	☐ More than \$50 billion			
20.	How much do you	□ \$0 - \$5	0,000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
			01 - \$500,000	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
		□ \$500,0	01 - \$1 million	<b>—</b> \$100,000,001 - \$500 million	More than \$50 billion			
Part	7: Sign Below							
For	you	I have exa	mined this petition, and I c	declare under penalty of perjury that the in	nformation provided is true and correct.			
				r 7, I am aware that I may proceed, if elig e relief available under each chapter, and	gible, under Chapter 7, 11,12, or 13 of title 11, d I choose to proceed under Chapter 7.			
				d not pay or agree to pay someone who is the notice required by 11 U.S.C. § 342(b)				
		I request r	elief in accordance with the	e chapter of title 11, United States Code,	specified in this petition.			
		bankruptc and 3571.			ney or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,			
		Taneka I		Signature of D	ebtor 2			
		Executed	on <b>April 7, 2019</b>	Executed on				
			MM / DD / YYYY		MM / DD / YYYY			

Case 19-14678 Doc 1 Filed 04/07/19 Page 7 of 46

Debtor 1 Taneka N. Little Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Kimber	ly D. Marshall	Date	April 7, 2019
Signature of	Attorney for Debtor		MM / DD / YYYY
Kimberly I	D. Marshall 05480		
	D. Marshall		
	Office Road		
Suite 209			
Waldorf, N			
Number, Street,	City, State & ZIP Code		
Contact phone	301-893-2311	Email address	somdbankruptcy@aol.com
05480 MD			
Day acceptage 0 Ca	lata		

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 8 of 46

				3		
		nation to identify your	case:			
Debto	or 1	Taneka N. Little First Name	Middle Name	Last Name		
Debto	or 2 e if, filing)	First Name	Middle Name	Last Name		
	-	nkruptcy Court for the:	DISTRICT OF MARYLA			
		ikrupicy Court for the.	DISTRICT OF MARTEA	ND		
Case (if know	number				_	k if this is an nded filing
Sum Be as inform	nmary of complete a nation. Fill of	nd accurate as possik out all of your schedul	ole. If two married people es first; then complete th	nd Certain Statistical Information are filing together, both are equally responsible fe e information on this form. If you are filing amend		
	_		new <i>Summary</i> and check	the box at the top of this page.		
Part 1	Summa	arize Your Assets				
					Your a Value	assets of what you own
1.	Schedule A 1a. Copy line	<b>/B: Property</b> (Official Fee 55, Total real estate, f	orm 106A/B) rom Schedule A/B		\$	0.00
,	1b. Copy line	e 62, Total personal pro	perty, from Schedule A/B		\$	6,555.87
,	1c. Copy line	e 63, Total of all propert	y on Schedule A/B		\$	6,555.87
Part 2	Summa	arize Your Liabilities				
					Your I	iabilities
					Amour	nt you owe
			laims Secured by Property mn A, Amount of claim, at t	(Official Form 106D) the bottom of the last page of Part 1 of <i>Schedule D</i>	\$	0.00
			Unsecured Claims (Official 1 (priority unsecured claims	Form 106E/F) s) from line 6e of <i>Schedule E/F</i>	\$	20,000.00
3	Bb. Copy the	e total claims from Part	2 (nonpriority unsecured cl	aims) from line 6j of Schedule E/F	\$	140,759.00
				Your total liabilities	\$	160,759.00
D1-0						
Part 3		arize Your Income and	•			
		Your Income (Official Football Fo		<i>I</i>	\$	5,698.54
		Your Expenses (Officia onthly expenses from li			\$	6,619.00
Part 4	Answe	r These Questions for	Administrative and Statis	stical Records		
	•	•	er Chapters 7, 11, or 13? on this part of the form. Ch	neck this box and submit this form to the court with yo	ur other so	hedules.
7. <b>\</b>	■ Yes What kind o	f debt do you have?				
I				lebts are those "incurred by an individual primarily for g for statistical purposes. 28 U.S.C. § 159.	a persona	l, family, or
ı		ebts are not primarily		ve nothing to report on this part of the form. Check this	s <i>box</i> and s	submit this form to

Official Form 106Sum Summary of

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 9 of 46

Debtor 1 Taneka N. Little Case number (if known)

3. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

7,500.00

\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 10 of 46

Fill in this inform	nation to identify your c	ace and		1100 0 17077 10 1 10	90 10 01 10		
Debtor 1	• •	ase and	uns ming.				
Deploi	Taneka N. Little First Name	Mido	dle Name	Last Name			
Debtor 2	First Name	NA: -1 -	Ula Nama	Last Name			
(Spouse, if filing)	First Name		dle Name	Last Name			
United States Bar	nkruptcy Court for the: _I	DISTRIC	T OF MARYLAND				
Case number				_			Check if this is an
							amended filing
Official For	m 106A/B						
Schedule	e A/B: Prope	erty					12/15
think it fits best. Be	as complete and accurate space is needed, attach a	e as possil	ible. If two married peop	an asset fits in more than one le are filing together, both are he top of any additional pages	equally responsible for	supply	ing correct
Part 1: Describe	Each Residence, Building,	Land, or C	Other Real Estate You O	wn or Have an Interest In			
1. Do you own or ha	ave any legal or equitable i	interest in	າ any residence, buildinຸ	g, land, or similar property?			
■ No. Go to Part	2						
☐ Yes. Where is							
Part 2: Describe	our Vehicles						
3. Cars, vans, tru □ No ■ Yes	cks, tractors, sport util	lity vehicl	les, motorcycles				
	Acura 	v	Who has an interest in the	he property? Check one	Do not deduct secure the amount of any sec	cured cla	aims on <i>Schedule D:</i>
Wodel.	L 005		Debtor 1 only		Creditors Who Have (	Claims S	Secured by Property.
Year: 2 Approximate			☐ Debtor 2 only ☐ Debtor 1 and Debtor 2	only	Current value of the entire property?		urrent value of the ortion you own?
Other inform	ation:		At least one of the deb	otors and another			-
		[	Check if this is comn (see instructions)	nunity property	\$3,127.00	<u> </u>	\$3,127.00
Examples: Boats  No Yes  Add the dollar pages you have	s, trailers, motors, persor	nal waterd ou own fo Write that	craft, fishing vessels, s or all of your entries to the number here	icles, other vehicles, and a nowmobiles, motorcycle acc from Part 2, including any wing items?	essories	port	\$3,127.00  rent value of the ion you own? not deduct secured
6. Household	ods and furnishings					clain	ns or exemptions

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

## Case 19-14678 Doc 1 Filed 04/07/19 Page 11 of 46

Debte	or 1 <b>Tanek</b>	ka N. Little Case number (if kn	nown)
•	Yes. Describe	be	
		Living room furnishings including: couch; love seat; 50" flat screen t.v.; and end table	\$500.00
		Dining/kitchen items including: pots; pans; dishes; silverware; glasses; food; miscellaneous small appliances; table; and four chairs	\$250.00
		Master bedroom furnishings including: bed; mattress; dresser; t.v. stand; and 40" t.v.	\$650.00
		Second bedroom furnishings including: 30" t.v.; and bed	\$100.00
		Third bedroom furnishings including: bunk beds	\$150.00
		Basement furnishings including: sectional sofa	\$150.00
		push mower	\$40.00
E)		evisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; muding cell phones, cameras, media players, games	usic collections; electronic devices
		cellular telephones (3); IPAD; desk top computer system (very old)	\$600.00
E)		ques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, er collections, memorabilia, collectibles	coin, or baseball card collections;
E) ■	<i>camples:</i> Sport	sports and hobbies rts, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; car sical instruments	noes and kayaks; carpentry tools;
10. <b>F</b>	irearms	stols, rifles, shotguns, ammunition, and related equipment	
	lothes Examples: Eve No Yes. Describe	eryday clothes, furs, leather coats, designer wear, shoes, accessories be	
		Miscellaneous items of clothing belonging to Debtor (including purses, shoes and coats)	\$250.00

Official Form 106A/B Schedule A/B: Property page 2

## Case 19-14678 Doc 1 Filed 04/07/19 Page 12 of 46

Debtor 1	Taneka N. Little		Case number (if known)	
☐ No		stume jewelry, engagel	ment rings, wedding rings, heirloom jewelry, watches, gems, go	old, silver
■ Yes	. Describe			
	items	of jewelery includi	ng: costume jewelry only	\$50.00
Exam ■ No	arm animals  nples: Dogs, cats, birds, ho  Describe	rses		
■ No	ther personal and house . Give specific information	•	ot already list, including any health aids you did not list	
			Γ	
			t 3, including any entries for pages you have attached	\$2,740.00
Part 4: Do	escribe Your Financial Asse	ts		
Do you o	wn or have any legal or e	equitable interest in a	ny of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	nples: Money you have in y	,	e, in a safe deposit box, and on hand when you file your petitio	n
■ Yes				<b>450.00</b>
■ Yes			Cash	\$50.00
17. <b>Depos</b> Exam	sits of money nples: Checking, savings, o	or other financial accour		
17. <b>Depos</b> Exam	sits of money nples: Checking, savings, o institutions. If you ha	or other financial accour	Cash  nts; certificates of deposit; shares in credit unions, brokerage he	
17. <b>Depos</b> Exam	sits of money nples: Checking, savings, o	or other financial accour eve multiple accounts w checking and	Cash  Ints; certificates of deposit; shares in credit unions, brokerage health the same institution, list each.	
17. <b>Depos</b> Exam	sits of money nples: Checking, savings, o institutions. If you ha	or other financial accour eve multiple accounts w checking and savings	nts; certificates of deposit; shares in credit unions, brokerage how the same institution, list each.  Institution name:  Navy F.C.U currently in the negative	ouses, and other similar
17. <b>Depos</b> Exam	sits of money  nples: Checking, savings, o institutions. If you ha	or other financial accour eve multiple accounts w checking and	nts; certificates of deposit; shares in credit unions, brokerage how the same institution, list each.  Institution name:  Navy F.C.U currently in the negative	ouses, and other similar
17. <b>Depos</b> Exam  □ No ■ Yes  18. <b>Bonds</b> Exam	sits of money  nples: Checking, savings, o institutions. If you ha  17.1.	checking and savings  checking and savings  checking and savings	nts; certificates of deposit; shares in credit unions, brokerage how the same institution, list each.  Institution name:  Navy F.C.U currently in the negative \$578.21	ouses, and other similar
17. Depos Exam  □ No ■ Yes  18. Bonds Exam ■ No	sits of money  nples: Checking, savings, o institutions. If you ha  17.1.	checking and savings  checking and savings  checking and savings	nts; certificates of deposit; shares in credit unions, brokerage herith the same institution, list each.  Institution name:  Navy F.C.U currently in the negative \$578.21  PNC Bank  erage firms, money market accounts	ouses, and other similar
17. <b>Depos</b> Exam  □ No ■ Yes  18. <b>Bonds</b> Exam ■ No □ Yes  19. <b>Non-p</b>	sits of money  nples: Checking, savings, o institutions. If you ha  17.1.  17.2.  s, mutual funds, or public  nples: Bond funds, investment	checking and savings  checking and savings  checking and savings  checking and savings	nts; certificates of deposit; shares in credit unions, brokerage herith the same institution, list each.  Institution name:  Navy F.C.U currently in the negative \$578.21  PNC Bank  erage firms, money market accounts	\$0.00
17. Depos  Exam  No  Yes  18. Bonds  Exam  No  Yes  19. Non-p  joint  No	sits of money  nples: Checking, savings, o institutions. If you ha  17.1.  17.2.  s, mutual funds, or public nples: Bond funds, investmental stock and venture	checking and savings  checking and savings  checking and savings  checking and savings  cly traded stocks ent accounts with broke Institution or issuer natinterests in incorporation.	Cash  Ints; certificates of deposit; shares in credit unions, brokerage hereith the same institution, list each.  Institution name:  Navy F.C.U currently in the negative \$578.21  PNC Bank  erage firms, money market accounts  ame:  ated and unincorporated businesses, including an interest	\$0.00
17. Depos  Exam  No  Yes  18. Bonds  Exam  No  Yes  19. Non-p  joint  No	sits of money  nples: Checking, savings, or institutions. If you ha  17.1.  17.2.  s, mutual funds, or public nples: Bond funds, investment oublicly traded stock and venture  . Give specific information	checking and savings  checking and savings  checking and savings  checking and savings  cly traded stocks ent accounts with broke Institution or issuer natinterests in incorporation.	Cash  Ints; certificates of deposit; shares in credit unions, brokerage hereith the same institution, list each.  Institution name:  Navy F.C.U currently in the negative \$578.21  PNC Bank  erage firms, money market accounts  ame:  ated and unincorporated businesses, including an interest	\$0.00
17. <b>Depos</b> Exam  □ No ■ Yes  18. <b>Bonds</b> Exam ■ No □ Yes  19. <b>Non-p</b> joint ■ No □ Yes  20. <b>Gover</b> Nego	sits of money nples: Checking, savings, or institutions. If you hat the institutions of instit	checking and savings  checking and savings  checking and savings  checking and savings  cly traded stocks ent accounts with broke in the counts with broke about them	nts; certificates of deposit; shares in credit unions, brokerage herith the same institution, list each.  Institution name:  Navy F.C.U currently in the negative \$578.21  PNC Bank  erage firms, money market accounts  ame:  ated and unincorporated businesses, including an interest	\$0.00

Official Form 106A/B Schedule A/B: Property page 3

Filed 04/07/19 Page 13 of 46 Case 19-14678 Doc 1 Debtor 1 Case number (if known) Taneka N. Little Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(k) Vanguard - amount is estimated \$600.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ Yes. Give specific information.....

#### 30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No

☐ Yes. Give specific information..

#### 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Official Form 106A/B Schedule A/B: Property page 4

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 14 of 46

Debtor 1	Taneka N. Little	Case number (if known)	
☐ Yes.	Name the insurance company of each policy and list its value.  Company name:	Beneficiary:	Surrender or refund value:
If you some	Atterest in property that is due you from someone who has died are the beneficiary of a living trust, expect proceeds from a life insurance one has died.  Give specific information	e policy, or are currently entitled to rec	eive property because
Exam ■ No	s against third parties, whether or not you have filed a lawsuit or maples: Accidents, employment disputes, insurance claims, or rights to sue Describe each claim		
■ No	contingent and unliquidated claims of every nature, including cour  Describe each claim	nterclaims of the debtor and rights to	o set off claims
■ No	nancial assets you did not already list  Give specific information		
	the dollar value of all of your entries from Part 4, including any entract 4. Write that number here		\$688.87
Part 5: De	escribe Any Business-Related Property You Own or Have an Interest In. List	any real estate in Part 1.	
37. <b>Do you</b>	own or have any legal or equitable interest in any business-related property	?	
No. G	o to Part 6.		
☐ Yes.	Go to line 38.		
Part 6: De	escribe Any Farm- and Commercial Fishing-Related Property You Own or Ha you own or have an interest in farmland, list it in Part 1.	ve an Interest In.	
46. <b>Do yo</b>	u own or have any legal or equitable interest in any farm- or commo	ercial fishing-related property?	
■ No	. Go to Part 7.		
☐ Yes	s. Go to line 47.		
Part 7:	Describe All Property You Own or Have an Interest in That You Did Not Li	st Above	
Exam ■ No	u have other property of any kind you did not already list?  ples: Season tickets, country club membership  Give specific information		
	the dellar value of all of your entries from Part 7. Write that number	horo	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

## Case 19-14678 Doc 1 Filed 04/07/19 Page 15 of 46

Debtor 1	Taneka N. Little		Case number (if known)	
Part 8:	List the Totals of Each Part of this Form			
55. <b>Part</b>	1: Total real estate, line 2			\$0.00
56. <b>Part</b>	2: Total vehicles, line 5	\$3,127.00		
57. <b>Part</b>	3: Total personal and household items, line 15	\$2,740.00		
58. <b>Part</b>	4: Total financial assets, line 36	\$688.87		
59. <b>Part</b>	5: Total business-related property, line 45	\$0.00		
60. <b>Part</b>	6: Total farm- and fishing-related property, line 52	\$0.00		
61. <b>Part</b>	7: Total other property not listed, line 54	+ \$0.00		
62. Total	personal property. Add lines 56 through 61	\$6,555.87	Copy personal property total	\$6,555.87
63. Total	of all property on Schedule A/B. Add line 55 + line 62			\$6,555.87

Official Form 106A/B Schedule A/B: Property page 6

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 16 of 46

Fill in this inforr				
Debtor 1	Taneka N. Little			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	DISTRICT OF MARYLAND		
Case number				
(if known)				☐ Check if this is an amended filing

#### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.		Specific laws that allow exemption
2005 Acura TL 200000 miles Line from Schedule A/B: 3.1	\$3,127.00	<b>■</b>	\$3,127.00 100% of fair market value, up to	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
Living room furnishings including: couch; love seat; 50" flat screen t.v.;	\$500.00		any applicable statutory limit \$450.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
and end table Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Dining/kitchen items including: pots; pans; dishes; silverware; glasses;	\$250.00		\$225.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
food; miscellaneous small appliances; table; and four chairs Line from Schedule A/B: 6.2			100% of fair market value, up to any applicable statutory limit	
Master bedroom furnishings including: bed; mattress; dresser;	\$650.00		\$585.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
t.v. stand; and 40" t.v. Line from <i>Schedule A/B</i> : 6.3			100% of fair market value, up to any applicable statutory limit	
Second bedroom furnishings including: 30" t.v.; and bed	\$100.00		\$90.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
Line from Schedule A/B: <b>6.4</b>			100% of fair market value, up to any applicable statutory limit	3

## Case 19-14678 Doc 1 Filed 04/07/19 Page 17 of 46

De	otor 1 Taneka N. Little			Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B		ount of the exemption you claim  ck only one box for each exemption.	Specific laws that allow exemption
	Third bedroom furnishings including: bunk beds	\$150.00	•	\$100.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4)
	Line from Schedule A/B: 6.5			100% of fair market value, up to any applicable statutory limit	
	Basement furnishings including: sectional sofa	\$150.00		\$135.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
	Line from Schedule A/B: 6.6			100% of fair market value, up to any applicable statutory limit	
	push mower Line from Schedule A/B: 6.7	\$40.00		\$40.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
				100% of fair market value, up to any applicable statutory limit	
	cellular telephones (3); IPAD; desk top computer system (very old)	\$600.00		\$540.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
	Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
	Miscellaneous items of clothing belonging to Debtor (including	\$250.00		\$250.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
	purses, shoes and coats) Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	
	items of jewelery including: costume jewelry only	\$50.00		\$50.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
	Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	1100.3 11 004(1)(1)(1)
	Cash Line from Schedule A/B: 16.1	\$50.00		\$50.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)(1)(i)(1)
	Ene non constant / v E. 1211			100% of fair market value, up to any applicable statutory limit	
	401(k): Vanguard - amount is estimated	\$600.00		\$600.00	Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)
	Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	1100.3 11 004(1)
3.	Are you claiming a homestead exemption o (Subject to adjustment on 4/01/19 and every 3			led on or after the date of adjustmer	nt.)
	Yes. Did you acquire the property covered	d by the exemption wi	thin 1	215 days before you filed this case	>
	□ No	a a, are exemption wi	1,	= . a saya salata yau maa una aasa	•
	Yes				

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 18 of 46

Fill in this infor	Fill in this information to identify your case:					
Debtor 1	Taneka N. Little					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	DISTRICT OF MARYLAND				
Case number					☐ Check if this is an	
()					amended filing	

#### Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 19 of 46

					<u> </u>	İ	
Fill in this infor	mation to identify your	case:					
Debtor 1	Taneka N. Little						
Dahtano	First Name	Middle	Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle	e Name	Last Name			
United States Ba	ankruptcy Court for the:	DISTRIC	Γ OF MARYLAND				
Case number					_		
(if known)						_	if this is an led filing
Official For	m 106E/F						
Schedule E	E/F: Creditors W	ho Hav	e Unsecure	ed Claims			12/15
Schedule D: Credi left. Attach the Co name and case nu Part 1: List A	All of Your PRIORITY Un	ured by Prope. If you have	perty. If more space e no information to aims	e is needed, copy the P	art you need, fill it out,	number the entries i	n the boxes on the
	tors have priority unsecured	d claims aga	inst you?				
☐ No. Go to	Part 2.						
Yes.	ur priority unsecured claims				P. 44		
possible, list the Part 1. If more	ype of claim it is. If a claim ha he claims in alphabetical orde than one creditor holds a pa nation of each type of claim, s	er according to	o the creditor's nam list the other credit	e. If you have more than ors in Part 3.	two priority unsecured cl	aims, fill out the Conti	nuation Page of  Nonpriority
2.1 Interna	al Revenue Servcie		Last 4 digits of ac	count number	\$20,000.00	amount \$12,850.00	amount \$7,150.00
Priority C P.O. Be	creditor's Name ox 7346		When was the del		Ψ20,000.00	<u>Ψ12,030.00</u>	Ψ1,130.00
	elphia, PA 19101 Street City State Zlp Code		As of the date vou	u file, the claim is: Chec	k all that apply		
	ed the debt? Check one.		☐ Contingent				
Debtor 1	only		☐ Unliquidated				
Debtor 2	only		Disputed				
Debtor 1	and Debtor 2 only		·	unsecured claim:			
☐ At least o	one of the debtors and anothe	er	☐ Domestic suppo	ort obligations			
■ Check if	this claim is for a commun	nity debt	☐ Taxes and certa	ain other debts you owe t	he government		
	subject to offset?	•	☐ Claims for deat	h or personal injury while	you were intoxicated		
■ No			Other. Specify	Wages, salaries,	and commissions		
☐ Yes				amount is estima	ted		
Part 2: List A	All of Your NONPRIORIT	Y Unsecur	ed Claims				
3. Do any credit	tors have nonpriority unsec	ured claims	against you?				
☐ No. You ha	ave nothing to report in this pa	art. Submit th	is form to the court	with your other schedules	S.		
Yes.							
unsecured cla	ur nonpriority unsecured cla nim, list the creditor separately itor holds a particular claim, li	for each cla	im. For each claim I	isted, identify what type o	of claim it is. Do not list cl	aims already included	in Part 1. If more

Total claim

## Case 19-14678 Doc 1 Filed 04/07/19 Page 20 of 46

Debto	or 1 <b>Taneka N. Little</b>	Case number (if known)			
4.1	AISHA Development, LLC	Last 4 digits of account number	\$0.00		
	Nonpriority Creditor's Name c/o Jeffrey B. Schultz, Esquire 6030 Marshalee Drive Suite 662 Elkridge, MD 21075	When was the debt incurred?			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify listed for notcie purposes			
4.2	Alexander Bahus, Esquire Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00		
	McCabe, Weisberg & Conway, LLC 312 Marshall Avenue Suite 800	When was the debt incurred?			
	Laurel, MD 20707  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts			
	□Yes	■ Other. Specify  Iisted for notice purposes - counsel handling foreclosure sale			
4.3	American Credit Acceptance Nonpriority Creditor's Name	Last 4 digits of account number 6732	\$8,980.00		
	961 E. Main Street 2nd Floor	When was the debt incurred? 06/17/2014			
	Spartanburg, SC 29302  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	To or the date you me, the claim to. Oncor all that apply			
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	■ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts			
	□Yes	car was totalled and gap paid off - still  Other. Specify showing as due and owing on credit report			
		<u> </u>			

Official Form 106 E/F

## Case 19-14678 Doc 1 Filed 04/07/19 Page 21 of 46

Debtor	1 Taneka N. Little	Case number (if known)				
4.4	Bank of America, N.A. Nonpriority Creditor's Name	Last 4 digits of account number	\$100,000.00			
	4909 Savarese Circle Floor 1-9908-01-47 Tampa, FL 33634	When was the debt incurred?				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	deficiency resulting from from foreclosure of home - amount is apprx.				
4.5	Lendmark Financial Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00			
	8519 Liberty Road Randallstown, MD 21133	When was the debt incurred?				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify listed for notice purposes				
4.6	Parson Bishop National Collection Nonpriority Creditor's Name	Last 4 digits of account number 7573	\$12,241.00			
	7870 Camago Road Cincinnati, OH 45243	When was the debt incurred? 09/19/2018				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	— NO	_ collection for Southern Maryland Christian				
	Yes	Other. Specify Academy				

## Case 19-14678 Doc 1 Filed 04/07/19 Page 22 of 46

Debtor	Taneka N. Little	Case number (if known)	Case number (if known)		
4.7	Regional Acceptance Corp.	Last 4 digits of account number 5498	\$18,833.00		
	Nonpriority Creditor's Name 1424E East Fire Tower Road Greenville, NC 27858	When was the debt incurred? 06/05/2010	-		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	Пол			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
		☐ Debts to pension or profit-sharing plans, and other similar debts			
	■ No □ Yes	deficiency resulting from surrender of vehicle - statute of limitations has run	-		
4.8	River Hill HOA, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00		
	7700 Old Branch AVe. Suite E2013	When was the debt incurred?	-		
	Clinton, MD 20735  Number Street City State Zlp Code  Who incurred the debt? Check one.  As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	_ ·			
	☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim:			
		Student loans			
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify listed for notice purposes	_		
	The Receivable Management				
4.9	Services, LLC	Last 4 digits of account number 0412	\$505.00		
	Nonpriority Creditor's Name 240 Emerry Street Bethlehem, PA 18015	When was the debt incurred? 08/18/2016	-		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharing plans, and other similar debts			
	□Yes	■ Other. Specify collection for Progressive Insurance			

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 23 of 46

Debtor	1 Taneka N. Little		Case number (if known)	
4.1	United Consumers Inc.	Last 4 digits of account number	7179	\$100.00
	Nonpriority Creditor's Name 14203 Telegraph Road Woodbridge, VA 22192	When was the debt incurred?	06/28/2017	-
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-shari	ng plans, and other similar debts	
	□Yes	Other Specify collection center	for Fort Washington Medical	-
4.1	United Consumers Inc.	Last 4 digits of account number	7179	\$100.00
	Nonpriority Creditor's Name 14203 Telegraph Road Woodbridge, VA 22192	When was the debt incurred?	06/28/2017	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other Specify center	for Fort Washington Medical	
Part 3:	List Others to Be Notified About a Do	aht That You Already Listed		
5. Use the is trying have to	his page only if you have others to be notified ing to collect from you for a debt you owe to smore than one creditor for any of the debts the dor any debts in Parts 1 or 2, do not fill out	about your bankruptcy, for a debt that comeone else, list the original creditor in at you listed in Parts 1 or 2, list the add	n Parts 1 or 2, then list the collection agency	y here. Similarly, if you
	nd Address I <b>gton Mortgage Services</b>	On which entry in Part 1 or Part 2 did you Line <b>4.4</b> of ( <i>Check one</i> ):	ulist the original creditor?  Part 1: Creditors with Priority Unsecured Clai	
	East 196th Street	` _	Part 2: Creditors with Priority Unsecured Clar	
Westf	ield, IN 46074		Part 2: Creditors with Nonpriority Unsecured	Claims
		Last 4 digits of account number	2008	
Jeffre	<sup>nd Address</sup> y B. Schultz, Esquire Marshalee Drive	_	ulist the original creditor? ☐ Part 1: Creditors with Priority Unsecured Clai ☐ Part 2: Creditors with Nonpriority Unsecured	
Suite Elkrid	662 ge, MD 21075	Last 4 digits of account number	,	
Lendr	nd Address nark Fianncial Services Liberty Road		u list the original creditor?  Part 1: Creditors with Priority Unsecured Clai Part 2: Creditors with Nonpriority Unsecured	
Randa	allstown, MD 21133	Last 4 digits of account number	a.r. 2. Orodiois with Horipholity Oriseculeu	Ciairio
Part 4:	Add the Amounts for Each Type of L	Insecured Claim		

Add the Amounts for Each Type of Unsecured Claim

Debtor 1 Taneka N. Little

Case number (if known)

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 20,000.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 20,000.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 140,759.00
	6i.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 140,759.00

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 25 of 46

Fill in this infor	mation to identify your			
Debtor 1	Taneka N. Little			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF MARYLAND		
Case number				
(if known)				☐ Check if this is an
				amended filing

#### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	Name, Number	whom you have th r, Street, City, State and ZIF	e contract or lease  Code	State what the contract or lease is for
2.1					
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<u> </u>
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.3					
	Name				<del></del>
	Number	Street			<u> </u>
	City		State	ZIP Code	<del>_</del>
2.4	•				
	Name				
	Number	Street			<del>_</del>
	City		State	ZIP Code	<u> </u>
2.5	•				
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	

#### Case 19-14678 Doc 1 Filed 04/07/19 Page 26 of 46

Fill in this	information to identify your	case:			
Debtor 1	Taneka N. Little				
Dobtor 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Sta	ites Bankruptcy Court for the:	DISTRICT OF MARYLA	ND		
Case numl	ber				
(if known)					Check if this is an amended filing
Officia	l Form 106H				
	lule H: Your Cod	lehtors			12/15
<del>50110</del> 4	idio III. I odi oca				12,10
our name	and case number (if known you have any codebtors? (If	). Answer every question			o of any Additional Pages, write
■ No					
■ No □ Yes	3				
	hin the last 8 years, have yona, California, Idaho, Louisiana				y states and territories include
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed th	g with you. List the person shown ne creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor			Column 2: The cre	editor to whom you owe the debt
1	Name, Number, Street, City, State and Z	IP Code		Check all schedule	es that apply:
3.1				☐ Schedule D, line	e
	Name			☐ Schedule E/F, I	
				☐ Schedule G, line	e
	Number Street			<u> </u>	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	e
	Name			☐ Schedule E/F, I	
				☐ Schedule G, lin	
-	Number Street			_	
	City	State	ZIP Code		

Schedule H: Your Codebtors

Fill	in this information to identify your c	ase:								
Deb	otor 1 Taneka N. L	ittle								
	otor 2 uuse, if filing)									
Uni	ted States Bankruptcy Court for the	E: DISTRICT OF MARYL	LAND							
	Case number (If known)  Official Form 106I				Check if this is:  An amended filing  A supplement showing postpetition chapt 13 income as of the following date:					
0	fficial Form 106I					N	1M / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/15
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not filing wi	ng jointly, and your sp ith you, do not include	ouse i	is liv matic	ing with on abou	you, incl your spo	ude inform ouse. If mo	nation ore spa	about your ace is needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-fil	ing sp	ouse
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Emple			
	employers.	Occupation	Health Plan Speci	ialist						
	Include part-time, seasonal, or self-employed work.	Employer's name	Kaiser Pemanente							
	Occupation may include student or homemaker, if it applies.	Employer's address	P.O. Box 62416 Baltimore, MD 21	264						
		How long employed to	here? <u>7 1/2 yea</u>	rs			_			
Par	Give Details About Mo	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If y	you have nothing to rep	ort for	any	line, write	s \$0 in the	space. Inc	lude yo	our non-filing
	u or your non-filing spouse have me space, attach a separate sheet to		ombine the information f	or all e	emplo	oyers for	that perso	on on the lir	nes bel	low. If you need
						For Del	otor 1	For Deb		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	5	,640.00	\$		N/A
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$		N/A

5,640.00

\$

N/A

Calculate gross Income. Add line 2 + line 3.

## Case 19-14678 Doc 1 Filed 04/07/19 Page 28 of 46

Deb	tor 1	Taneka N. Little	_	С	ase number (if kn	own)			
	Cop	y line 4 here	4.		For Debtor 1	0.00		Debtor 2 or -filing spouse N/A	
5	-				- 0,010		Ť—	1471	-
5.	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	all payroll deductions:  Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:  life insurance tithing	5a. 5b. 5c. 5d. 5e. 5f. 5g.		\$ 00 \$ 20 \$ 00 \$ 45 \$ 10	0.00 0.00 0.00 0.37 0.00 6.93	\$ \$ \$ \$ + \$	N/A N/A N/A N/A N/A N/A N/A	- - - - -
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	;	\$ 1,801	.46	\$	N/A	-
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	5	\$ 3,838	3.54	\$	N/A	<del>-</del>
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify:	8c. 8d. 8e.		\$ 0 \$ 0 \$ 1,860 \$ 0 \$ 0 \$ 0	0.00	\$\$ \$\$ \$\$ \$	N/A N/A N/A N/A N/A	
9.		all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	·		\$_	N/A N/A	- \[ \]
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	5,698.54	+ \$_		<b>N/A</b> = \$	5,698.54
11.	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  1. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify:  11. +\$ 0.00								
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines						12. \$	
13.	Do y ■	you expect an increase or decrease within the year after you file this form No.  Yes. Explain:	?					monthl	y income

Debtor 2   George if filing   George if fili	Fill	in this informa	tion to identify yo	our case:							
Debtor 2 (Spouse, if filing)  United States Benkruptory Court for the: DISTRICT OF MARYLAND  Official Form 106J  Schedule J: Your Expenses  Schedule J: Your Expenses  Be as complier and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct number (if known). Answer every question.  Part 1: Describe Your Household  Is this a joint case?  No. Go to line 2.  Yes, Debtor 2 live in a separate household?  No. Go to line 2.  Poes Debtor 2 live in a separate household?  No Do not list Debtor 1 and Debtor 2.  Do not state the dependents?  Do not state the dependents reams.  Do not state the dependents reams.  Do not state the dependents a names.  Do not state the dependent and your dependent a name and name included in the name and name included it in Schedule? Your Income (Official Form 1061).  Do not state the non-cash government assistance if you know the value of such assistance and have included it on Schedule? Your Income (Official Form 1061).  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground of lot.  The not included in line 4:  4a. Real estate taxes  4a. S  0.000  4b. Property, homeown							Ch	neck if	this is:		
Spouse, if fillings			Talleka N. Li	ttie			_				
United States Bankruptcy Court for the: DISTRICT OF MARYLAND  Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Parts: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No.  Do not list Debtor 1 and Yes. Fill out this information for Debtor 2.  2. Do you have dependents?  No.  Do not list Debtor 1 and Yes. Fill out this information for Debtor 2.  Do not state the dependents names.  daughter  8 No Yes  No No I wave dependents on the daughter  8 No Yes  No Yes  No Yes  Tarz: Estimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly								A sı	upplement show		
Case number (It known)    Comparison   Compa	(Spo	ouse, if filing)						13 6	expenses as of t	the following date:	
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part: Describe Your Household  Is this a joint case?  No. Go to line 2.  Yes. Does bothor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  Do you have dependents? No  Do not list Debtor 1 and Ves. Fill out this information for each dependent	Unit	ted States Bankr	ruptcy Court for the	: DISTR	ICT OF MARYLAND			MM	/ DD / YYYY		
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part     Describe Your Household											
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part     Describe Your Household	0	fficial Fo	rm 106J								
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1:				Evnor	1606					12/	14 E
Is this a joint case?   No. Go to line 2.   Yes. Does Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.   Do you have dependents?	Be info nur	as complete a ormation. If m mber (if know	and accurate as ore space is ne n). Answer ever	possible eded, atta ry question	. If two married people a ach another sheet to this					r supplying correct	<u></u>
No. Go to line 2.  □ Yes. Does Debtor 2 live in a separate household? □ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents? □ No □ Do not list Debtor 1 and Debtor 2. □ Do not state the dependents names. □ Do not state the dependents names. □ Do not state the dependents names. □ Do your expenses include expenses of people other than yourself and your dependents? □ No □ Yes □ No □ Yes □ No □ No □ No □ Yes □ No □ No □ No □ Yes □ No				hold							
No   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?   No   Debtor 1 and Debtor 2.    Do not list Debtor 1 and Debtor 2.   Pyes. Fill out this information for Debtor 1 or Debtor 2   Debtor 1 or Debtor 2.   Dependent's relationship to Debtor 1 or Debtor 2.   Do not state the dependents names.   Dependent separate Household 2   No   No   Yes   No   No   Pyes   Pyes	١.	■ No. Go to	line 2.	in a sanar	rate household?						
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.    Do you have dependents?				iii a sepai	ate nousenou:						
Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Do not state the daughter  Bo No Yes  No No Yes  No Yes  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses  Estimate Your open your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  (Official Form 106i.)  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.000  Homeowner's association or condominium dues		= ::	_	st file Offic	ial Form 106J-2, Expense	es for Separate House	hold of De	ebtor 2	2.		
Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Do not state the daughter  Bo No Yes  No No Yes  No Yes  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses  Estimate Your open your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  (Official Form 106i.)  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.000  Homeowner's association or condominium dues	2.	Do vou have	e dependents?	Пио							
daughter    daughter		Do not list Do	•								
dependents names:    daughter		Do not state	the							□ No	
Aughter   B   Yes   No   No   Yes   Yes   No   Yes   Yes   Yes   No   Yes						daughter			8	■ Yes	
3. Do your expenses include expenses of people other than yourself and your dependents?    Part 2:									_	= ::-	
3. Do your expenses include expenses of people other than yourself and your dependents?      No   Yes						daughter			8		
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. \$ 0.00  4d. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues										= : : -	
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues											
expenses of people other than yourself and your dependents?    Part 2:											
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues	3.	expenses of	f people other t	han _							
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  Your expenses  4. \$  0.00  4b. \$  0.00  4c. \$  0.00  4d. \$  0.00  4d. \$  0.00	Est	imate your ex enses as of a	penses as of yo	our bankr	uptcy filing date unless						<b></b>
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4d. \$  0.00  4b. \$  0.00  4c. Homeowner's association or condominium dues  4d. \$  0.00  4d. \$  0.00	the	value of sucl	n assistance an				-		Your expe	enses	
4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  4d. \$  0.00  0.00  4d. \$  0.00	4.					Include first mortgage	e 4.	\$_		0.00	
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  0.00  4d. \$  0.00		If not includ	led in line 4:								
4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  0.00  0.00		4a. Real e	estate taxes				4a.	\$		0.00	
4d. Homeowner's association or condominium dues 4d. \$ 0.00		•	•					· · ·			
				•				_			
	5.					ome equity loans					

## Case 19-14678 Doc 1 Filed 04/07/19 Page 30 of 46

Debtor 1	Taneka N. Little	Case num	ber (if known)	
6. <b>Util</b> i	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	285.00
6b.	Water, sewer, garbage collection	6b.		100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		320.00
6d.	Other. Specify: gas	6d.	·	130.00
ou.	cellular telephone		\$	200.00
7. Foo	d and housekeeping supplies			
	d and nodsekeeping supplies  Idcare and children's education costs		·	800.00
-		8.	\$	680.00
	thing, laundry, and dry cleaning	9.	\$	250.00
	sonal care products and services	10.	·	200.00
	lical and dental expenses	11.	\$	300.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	\$	450.00
	not include car payments.	13.	·	
	ertainment, clubs, recreation, newspapers, magazines, and books			200.00
	ritable contributions and religious donations	14.	Ф	0.00
5. <b>Ins</b>	urance.  not include insurance deducted from your pay or included in lines 4 or 20.			
	not include insurance deducted from your pay or included in lines 4 or 20.  Life insurance	15a.	\$	0.00
	. Life insurance . Health insurance	15a. 15b.	·	0.00
			· .	0.00
	Vehicle insurance	15c.		154.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20. cify:	16.	\$	0.00
	allment or lease payments:			
17a	. Car payments for Vehicle 1	17a.	\$	0.00
17b	. Car payments for Vehicle 2	17b.	\$	0.00
17c	Other. Specify: daughter's extracurricular and school	17c.	\$	350.00
17d	Other. Specify: car repairs and maintenance	17d.	\$	300.00
8. <b>You</b>	r payments of alimony, maintenance, and support that you did not report a	S		
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	. 18.		0.00
9. <b>Oth</b>	er payments you make to support others who do not live with you.		\$	0.00
	cify:	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Sch			
20a	. Mortgages on other property	20a.	·	0.00
20b	. Real estate taxes	20b.	·	0.00
20c	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d	. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e	. Homeowner's association or condominium dues	20e.	\$	0.00
1. <b>Oth</b>	er: Specify: Debtor is moving from foreclosed upon home - rent	21.	+\$	1,900.00
22. <b>Cal</b>	culate your monthly expenses			
	. Add lines 4 through 21.		\$	6,619.00
22b	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	Add line 22a and 22b. The result is your monthly expenses.		\$	6,619.00
				3,013.00
	culate your monthly net income.			
23a	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	5,698.54
23b	. Copy your monthly expenses from line 22c above.	23b.	-\$	6,619.00
23c.	Subtract your monthly expenses from your monthly income.	00	· ·	-920.46
	The result is your monthly net income.	23c.	Φ	-920.40
For	you expect an increase or decrease in your expenses within the year after yexample, do you expect to finish paying for your car loan within the year or do you expect you ification to the terms of your mortgage?			se or decrease because of a
_ \ 				
ЦΊ	res. Explain here.			

Fill in this info	rmation to identify your	case:								
Debtor 1	Taneka N. Little									
	First Name	Middle Name	Last Name							
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name							
United States B	ankruptcy Court for the:	DISTRICT OF MARYLA	AND							
Case number (if known)					☐ Check if this is an amended filing					
Official For <b>Declara</b>		n Individual	Debtor's Sc	hedules	12/15					
If two married p	people are filing together	, both are equally respo	onsible for supplying cor	rect information.						
obtaining mone years, or both.	two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or btaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below									
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out b	ankruptcy forms?						
■ No										
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)					
	alty of perjury, I declare re true and correct.	that I have read the sum	nmary and schedules file	d with this declarati	on and					
X /s/ Tai	neka N. Little		X							
	ka N. Little ure of Debtor 1		Signature of	Debtor 2						
Date	April 7, 2019		Date							

HI	in this inform	nation to identify you	r casa:						
			case.						
De	btor 1	Taneka N. Little	Middle Name	Last Name					
	btor 2 buse if, filing)	First Name	Middle Name	Last Name					
` '	, 0,	nkruptcy Court for the:	DISTRICT OF MARYLAN						
Oil	iteu States Dai	ikiupicy Court for the.	DISTRICT OF WIARTEAN						
1	se number				_	heck if this is an mended filing			
Of	ficial Fo	rm 107							
			Affairs for Individ	duals Filing for B	ankruptcy	4/16			
info nun	rmation. If m	ore space is needed, n). Answer every que	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write you				
1.	-	current marital statu		Lived Belole					
	☐ Married ■ Not mar								
2.			lived anywhere other than	where you live now?					
	_	,							
	■ No □ Yes. Lis	No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.							
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there			
3. stat					ity property state or territory ico, Texas, Washington and W				
	■ No								
	☐ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).					
Pai	rt 2 Explai	n the Sources of You	r Income						
4.	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part		ndar years?			
	□ No								
	Yes. Fill	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$20,330.90	☐ Wages, commissions, bonuses, tips				
	☐ Operating a business ☐ Operating a business								

Official Form 107

Case 19-14678 Doc 1 Filed 04/07/19 Page 33 of 46

Debtor 1 Ta	neka N. Little		Case number (if known)						
		Debtor 1		Debtor 2					
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
For last caler (January 1 to	ndar year: December 31, 2018	Wages, commissions, bonuses, tips	\$60,770.56	☐ Wages, commission bonuses, tips	ons,				
		☐ Operating a business		☐ Operating a busin	ess				
	dar year before tha December 31, 2017		\$59,967.00	☐ Wages, commission bonuses, tips	ons,				
		☐ Operating a business		☐ Operating a busin	ess				
winnings.  List each	If you are filing a joir	ents; pensions; rental income; into nt case and you have income that s income from each source separ	t you received together, list it o	only once under Debtor					
		Debtor 1		Debtor 2					
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)				
	y 1 of current year ( filed for bankruptc)		\$5,580.00						
For last caler (January 1 to	ndar year: December 31, 2018	child support	\$22,320.00						
Part 3: Lis	t Certain Payments	You Made Before You Filed for	r Bankruptcy						
	r Debtor 1's or Deb Neither Debtor 1 i	tor 2's debts primarily consum nor Debtor 2 has primarily cons for a personal, family, or househ	er debts? sumer debts. Consumer debt	s are defined in 11 U.S.0	C. § 101(8) as "incurred by an				
		s before you filed for bankruptcy,	did you pay any creditor a tota	I of \$6,425* or more?					
	□ No. Go to l□ Yes List be	line 7. Flow each creditor to whom you p	aid a total of \$6.425* or more	in one or more payments	s and the total amount vou				
	paid th not inc	nat creditor. Do not include payme clude payments to an attorney for tment on 4/01/19 and every 3 yea	ents for domestic support obliq this bankruptcy case.	gations, such as child su	pport and alimony. Also, do				
■ Yes.		or 2 or both have primarily cons							
	During the 90 days	s before you filed for bankruptcy,	did you pay any creditor a tota	I of \$600 or more?					
	■ No. Go to	line 7.							
	include	elow each creditor to whom you pee payments for domestic support ey for this bankruptcy case.							
Creditor	's Name and Addre	ss Dates of paym	nent Total amount paid	Amount you Was	s this payment for				

Case number (if known)

7.	Within 1 year before you filed for bankruptour Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	artners; relatives of any gen control, or owner of 20% o	eral partners; partners of their voting	rships of which you	ou are a general partner; corporations ny managing agent, including one for					
	Yes. List all payments to an insider.									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment					
	aunt	bi-weekly payments \$250.00 and increased to \$500.00 in November 2018.	\$8,500.00	\$0.00	The Debtor's Aunt borrowed money from her credit card for the benefit of the Debtor. The Debtor used the money for her divorce case. The Debtor has been making the payments to the aunt which has in turn been made to the credit card.					
	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for this payment					
			paid	still owe	Include creditor's name					
9.	Within 1 year before you filed for bankrupte. List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.  Case title Case number  Laura O'Sullivan, Esquire, et. a. vs. Robert Little, et. al. C-08-CV-17-000328			n suits, paternity a						
	Lendmark Financial vs. Taneka Little	Judgment/other Court	Circuit Court fo	or Charles	11/19/2018  ☐ Pending ☐ On appeal					
	08-L-09-001975				■ Concluded					
					Judgment/lien entered 09/29/2009					
	AISHA Development, LLC vs. Taneka Little D-042-CV-19-008713	Wrongful Detainer - Grantor in Possession	District Court for County, MD	or Charles	■ Pending □ On appeal □ Concluded					

Debtor 1 Taneka N. Little

Debtor 1 Case number (if known) Taneka N. Little Case title Status of the case Nature of the case Court or agency Case number **Riverhill HOmeowners** Contract **District Court for Charles** Pending Association, Inc. vs. Rbert L. Little, County, MD □ On appeal III. et. al. □ Concluded 04-02-0002453-2017 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** real property and improvements known as **Bank of America** On or about \$260,000.00 P.O. Box 650260 7061 Heather Drive, Brayns Road, Maryland 11/18/2018 Dallas, TX 75265-0260 was foreclosed upon on or about November 18, 2018 ☐ Property was repossessed. Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? □ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Church bi-weekly - 10% of the Debtor's pay bi-weekly for \$12,200.00

amount listed below is approximate

the past two years

Det	ptor 1 Taneka N. Little		Cas	se number (	if known)		
Par	rt 6: List Certain Losses						
15.	Within 1 year before you filed for bankru or gambling?	iptcy or	since you filed for bankruptcy, did you	u lose anyti	ning because of thef	t, fire, other disaster	
	■ No □ Yes. Fill in the details.						
	Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the loss e the amount that insurance has paid. List nce claims on line 33 of Schedule A/B: Pr	t pending	Date of your loss	Value of property lost	
Par	rt 7: List Certain Payments or Transfers	s					
16.	Within 1 year before you filed for bankru consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition processing the second seco	prepari	ng a bankruptcy petition?			rty to anyone you	
	Yes. Fill in the details.				_		
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	⁄ou	Description and value of any propert transferred	ty	Date payment or transfer was made	Amount of payment	
	Kimberly D. Marshall 603 Post Office Road Suite 209 Waldorf, MD 20602 somdbankruptcy@aol.com		\$1000.00 attorney's fees \$335.00 filing fee		April 7, 2019	\$1,335.00	
	DollarBK					\$20.00	
17.	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that No	ditors o	or to make payments to your creditors?		r transfer any prope	rty to anyone who	
	☐ Yes. Fill in the details.						
	Person Who Was Paid Address		Description and value of any propert transferred	ty	Date payment or transfer was made	Amount of payment	
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, otherwise transfer any property to anyone, otherwise transfer and transfer of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on you include gifts and transfers that you have already listed on this statement.  No  Yes. Fill in the details.						
	Person Who Received Transfer Address		Description and value of property transferred	Describe a payments paid in exc	any property or received or debts change	Date transfer was made	
	Person's relationship to you						
19.	Within 10 years before you filed for bank beneficiary? (These are often called asset			f-settled tru	st or similar device	of which you are a	
	Yes. Fill in the details.  Name of trust		Description and value of the propert	v transferre	ed	Date Transfer was	
			and the property	,		made	

Debtor 1 Taneka N. Little Case number (if known)

Par	rt 8: List of Certain	n Financial Accounts, In	struments, Safe Depos	it Boxes, and St	torage Units	3	
20.	sold, moved, or tran	nsferred?	or other financial accou	ınts; certificates	s of deposit	d in your name, or for yo	, ,
	■ No □ Yes. Fill in the	details.					
	Name of Financial Address (Number, Str Code)		Last 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	cash, or other valua	•	year before you filed fo	r bankruptcy, a	ny safe dep	osit box or other deposi	tory for securities,
	■ No □ Yes. Fill in the	details.					
	Name of Financial Address (Number, Str	Institution eet, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe t	he contents	Do you still have it?
22.	_ `	operty in a storage unit	or place other than you	r home within 1	year before	e you filed for bankruptc	y?
	■ No □ Yes. Fill in the	details.					
	Name of Storage F Address (Number, Str	acility eet, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe t	he contents	Do you still have it?
Par	rt 9: Identify Prope	erty You Hold or Contro	I for Someone Else				
23.	Do you hold or confor someone.	trol any property that so	omeone else owns? Inc	lude any proper	ty you borre	owed from, are storing fo	or, or hold in trust
	□ No ■ Yes. Fill in the	details.					
	Owner's Name Address (Number, Str	eet, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe the property		Value
	Godmother		Debto's reside	nce	has store about a n not even there. Go	stuff that Godmother ed in garage for nonth. Debtor does know what is in odmother moving t when moves into e.	Unknown
Par	rt 10: Give Details A	About Environmental Inf	formation				
For	the purpose of Part	10, the following definit	ions apply:				
_	Environmental law	maans any fodoral stat	o or local statuto or roc	ulation concorr	ning pollutio	on contamination roles	sos of hazardous or

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1 Taneka N. Little

Case number (if known)

24.	Has	any governmental unit notified you that	you may be liable or potentially liable	un	der or in violation of an environm	ental law?
		No Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice
25.	Hav	re you notified any governmental unit of	any release of hazardous material?			
		No Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice
26.	Hav	re you been a party in any judicial or adm	ninistrative proceeding under any envi	iron	nmental law? Include settlements	and orders.
		No Yes. Fill in the details.				
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ature of the case	Status of the case
Par	t 11:	Give Details About Your Business or 0	Connections to Any Business			
27.	Wit	hin 4 years before you filed for bankrupt	cy, did you own a business or have an	ıy o	of the following connections to any	y business?
		☐ A sole proprietor or self-employed in	a trade, profession, or other activity,	eit	her full-time or part-time	
		☐ A member of a limited liability comp	any (LLC) or limited liability partnersh	ip (	(LLP)	
		☐ A partner in a partnership				
		☐ An officer, director, or managing exe	ecutive of a corporation			
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation			
		No. None of the above applies. Go to P	art 12.			
		Yes. Check all that apply above and fill	in the details below for each business	s.		
		siness Name dress	Describe the nature of the business		Employer Identification numbe Do not include Social Security	
		mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Dates business existed	number of frie.
28.		hin 2 years before you filed for bankruptoitutions, creditors, or other parties.	cy, did you give a financial statement t	to a	anyone about your business? Incl	ude all financial
		No Yes. Fill in the details below.				
	Ad	me dress mber, Street, City, State and ZIP Code)	Date Issued			

Case 19-14678 Doc 1 Filed 04/07/19 Page 39 of 46

Debtor 1 Taneka N. Li	ittle	Case number (if known)
Part 12: Sign Below		
are true and correct. I und	derstand that making a false statement, concealing pr an result in fines up to \$250,000, or imprisonment for	nents, and I declare under penalty of perjury that the answers operty, or obtaining money or property by fraud in connection up to 20 years, or both.
/s/ Taneka N. Little		
Taneka N. Little Signature of Debtor 1	Signature of Debtor	2
Date April 7, 2019	Date	
•	pages to Your Statement of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did you pay or agree to p	pay someone who is not an attorney to help you fill ou	t bankruptcy forms?
■ No	•	

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	er 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
<u>+</u>	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### United States Bankruptcy Court District of Maryland

		District of Wall yland		
e	Taneka N. Little	Debtor(s)	Case No. Chapter	7
			•	
	VE	RIFICATION OF CREDITOR M	<b>IATRIX</b>	
abo	ove-named Debtor hereby verific	es that the attached list of creditors is true and con	rrect to the best	of his/her knowledge.
e:	April 7, 2019	/s/ Taneka N. Little		
		Taneka N. Little		_

Signature of Debtor

AISHA Development, LLC c/o Jeffrey B. Schultz, Esquire 6030 Marshalee Drive Suite 662 Elkridge, MD 21075

Alexander Bahus, Esquire McCabe, Weisberg & Conway, LLC 312 Marshall Avenue Suite 800 Laurel, MD 20707

American Credit Acceptance 961 E. Main Street 2nd Floor Spartanburg, SC 29302

Bank of America, N.A. 4909 Savarese Circle Floor 1-9908-01-47 Tampa, FL 33634

Carrington Mortgage Services 2201 East 196th Street Westfield, IN 46074

Internal Revenue Servcie P.O. Box 7346 Philadelphia, PA 19101

Jeffrey B. Schultz, Esquire 6030 Marshalee Drive Suite 662 Elkridge, MD 21075

Lendmark Fianncial Services 8519 Liberty Road Randallstown, MD 21133 Lendmark Financial 8519 Liberty Road Randallstown, MD 21133

Parson Bishop National Collection 7870 Camago Road Cincinnati, OH 45243

Regional Acceptance Corp. 1424E East Fire Tower Road Greenville, NC 27858

River Hill HOA, Inc. 7700 Old Branch AVe. Suite E2013 Clinton, MD 20735

The Receivable Management Services, LLC 240 Emerry Street Bethlehem, PA 18015

United Consumers Inc. 14203 Telegraph Road Woodbridge, VA 22192